

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

RIGOBERTO GAMONEDA
DENISE ELIZABETH GAMONEDA
Debtor(s)

Case No. 15-13843-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/29/2015.
- 2) The plan was confirmed on 04/28/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/04/2020.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,948.52.
- 10) Amount of unsecured claims discharged without full payment: \$59,701.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$40,665.60
Less amount refunded to debtor	\$524.02

NET RECEIPTS: \$40,141.58

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,600.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,600.02

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXP CENTURION BANK	Unsecured	4,349.97	4,349.97	4,349.97	1,493.59	0.00
CACH, LLC	Unsecured	1,176.41	1,176.41	1,176.41	403.90	0.00
CACH, LLC	Unsecured	623.46	623.46	623.46	214.02	0.00
CACH, LLC	Unsecured	5,331.21	1,335.62	1,335.62	458.64	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	1,408.87	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,220.69	1,220.69	1,220.69	419.16	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,800.54	2,800.54	2,800.54	961.67	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,286.16	10,286.16	10,286.16	3,531.99	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	570.49	570.49	570.49	195.88	0.00
FEDERAL LOAN SERVICING	Unsecured	23,547.81	29,597.43	29,597.43	10,162.91	0.00
FLAGSTAR BANK FSB	Secured	180,450.71	182,782.03	4,195.56	4,195.56	0.00
FORD MOTOR CREDIT COMPANY	Secured	22,340.03	21,993.91	NA	0.00	0.00
GUITAR CENTER RETAIL CARD	Unsecured	3,718.29	NA	NA	0.00	0.00
HOME FURNISHINGS CREDIT COMP	Unsecured	918.52	NA	NA	0.00	0.00
M&T BANK	Secured	15,685.99	15,329.06	NA	0.00	0.00
M&T BANK	Unsecured	NA	1.00	1.00	0.36	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,951.67	2,951.67	2,951.67	1,013.58	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,406.01	2,406.01	2,406.01	826.24	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,099.58	803.78	803.78	275.93	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	617.30	607.05	607.05	208.49	0.00
MOMA FUNDING LLC	Unsecured	381.42	358.41	358.41	123.05	0.00
MS HERSHEY MEDICAL CENTER	Unsecured	225.00	NA	NA	0.00	0.00
MSHMC PHYSICIANS GROUP	Unsecured	275.00	NA	NA	0.00	0.00
NORTHAMPTON URGENT CARE LLC	Unsecured	50.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	724.99	724.99	724.99	248.95	0.00
RAYMOUR & FLANIGAN RETAIL CAR	Unsecured	1,867.64	NA	NA	0.00	0.00
READING ANESTHESIA ASSOCIATES	Unsecured	11.76	NA	NA	0.00	0.00
READING HEALTH SYSTEM	Unsecured	200.00	NA	NA	0.00	0.00
READING HOSPITAL AND MEDICAL	Unsecured	225.00	NA	NA	0.00	0.00
READING PROFESSIONAL SERVICES	Unsecured	30.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	6,036.19	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK NA	Unsecured	5,331.21	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	33,086.16	32,739.69	9,940.00	9,940.00	0.00
WELLS FARGO FINANCIAL NB NA	Secured	NA	1,867.64	1,867.64	1,867.64	0.00
WEST READING RADIOLOGY	Unsecured	128.24	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,195.56	\$4,195.56	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,867.64	\$1,867.64	\$0.00
TOTAL SECURED:	\$6,063.20	\$6,063.20	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$69,753.68	\$30,478.36	\$0.00

Disbursements:

Expenses of Administration	\$3,600.02
Disbursements to Creditors	<u>\$36,541.56</u>
TOTAL DISBURSEMENTS :	<u>\$40,141.58</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/08/2020

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.